

CATHAY GENERAL BANCORP

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 1843080	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$10,629	\$10,683	0.5%		
Loans	\$7,060	\$7,429	5.2%		
Construction & development	\$334	\$269	-19.3%		
Closed-end 1-4 family residential	\$1,031	\$1,216	18.0%		
Home equity	\$227	\$202	-10.9%		
Credit card	\$0	\$0			
Other consumer	\$14	\$5	-61.0%		
Commercial & Industrial	\$1,807	\$2,102	16.3%		
Commercial real estate	\$3,138	\$3,181	1.4%		
Unused commitments	\$1,627	\$1,740	7.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1,268	\$1,062	-16.3%		
Asset-backed securities	\$0	\$0	-15.1%		
Other securities	\$1,175	\$1,001	-14.8%		
Cash & balances due	\$413	\$557	34.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$9,027	\$9,104	0.9%		
Deposits	\$7,250	\$7,546	4.1%		
Total other borrowings	\$1,645	\$1,415	-14.0%		
FHLB advances	\$225	\$146	-35.0%		
Equity					
Equity capital at quarter end	\$1,594	\$1,570	-1.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$3	NA		
Performance Ratios					
Tier 1 leverage ratio	12.7%	12.2%	--		
Tier 1 risk based capital ratio	15.6%	15.3%	--		
Total risk based capital ratio	17.5%	17.1%	--		
Return on equity ¹	7.2%	7.1%	--		
Return on assets ¹	1.1%	1.1%	--		
Net interest margin ¹	3.4%	3.4%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	98.8%	175.4%	--		
Loss provision to net charge-offs (qtr)	38.7%	18.1%	--		
Net charge-offs to average loans and leases ¹	0.3%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	17.2%	15.7%	0.9%	0.1%	--
Closed-end 1-4 family residential	1.3%	1.0%	0.1%	0.1%	--
Home equity	1.6%	1.2%	0.0%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	1.7%	1.0%	0.0%	0.2%	--
Commercial real estate	3.0%	0.7%	0.1%	0.0%	--
Total loans	3.0%	1.4%	0.1%	0.1%	--